

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: D & B CONSTRUCTION, INC.

§ Case No. 05 B - 23576  
§ CHAPTER 7  
§ Hon. A. BENJAMIN GOLDGAR  
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION**  
**REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED AND**  
**APPLICATION TO BE DISCHARGED (TDR)**

ALLAN J. DeMARS, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$0.00
Total Distributions to Claimants:	\$19,743.79	Claims Discharged Without Payment:	\$0.00
Total Expenses of Administration:	\$32,324.63		

3) Total gross receipts of \$52,068.42 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$52,068.42 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS from Exhibit 3)	\$50,697.54	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$32,324.63	\$32,324.63	\$32,324.63
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$409.00	\$409.00	\$409.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$609,862.48	\$152,240.87	\$152,240.87	\$19,334.79
<b>TOTAL DISBURSEMENTS</b>	<b>\$660,560.02</b>	<b>\$184,974.50</b>	<b>\$184,974.50</b>	<b>\$52,068.42</b>

4) This case was originally filed under chapter 7 on 06/14/2005.

The case was pending for 65 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/10/2010

By: /s/ ALLAN J. DeMARS

Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
receivables	1121-000	\$5,346.51
right, title and interest in vehicles and tools	1129-000	\$5,000.00
recovery of preference/fraudulent transfer	1241-000	\$41,000.00
interest on invested funds	1270-000	\$721.91
<b>TOTAL GROSS RECEIPTS</b>		<b>\$52,068.42</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NONE			\$0.00
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 - SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3 Scheduled		\$50,697.54	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$50,697.54</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
International Sureties Ltd	2300-000	N/A	\$275.38	\$275.38	\$275.38
Internal Revenue Service - copies of returns	2990-000	N/A	\$171.00	\$171.00	\$171.00
Allan J. DeMars	2100-000	N/A	\$5,853.42	\$5,853.42	\$5,853.42
Allan J. DeMars	2200-000	N/A	\$100.35	\$100.35	\$100.35
Allan J. DeMars	3110-000	N/A	\$18,986.00	\$18,986.00	\$18,986.00
Lois West/Popowcer Katten, Ltd.	3410-000	N/A	\$2,042.50	\$2,042.50	\$2,042.50
David Liebowitz	3220-000	N/A	\$4,557.50	\$4,557.50	\$4,557.50
David Liebowitz	3220-610	N/A	\$338.48	\$338.48	\$338.48
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>					
		N/A	\$32,324.63	\$32,324.63	\$32,324.63

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NONE		N/A	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>					
		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Illinois Dept of Revenue	5800-000	\$0.00	\$409.00	\$409.00	\$409.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>					
		\$0.00	\$409.00	\$409.00	\$409.00

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
47 scheduled creditors with no claim filed	7100-000	\$583,868.03	\$0.00	\$0.00	\$0.00
13 scheduled creditors with claims filed	7100-000	\$25,994.45	\$150,571.87	\$150,571.87	\$19,122.82
1 unscheduled claim	7100-000	\$0.00	\$1,669.00	\$1,669.00	\$211.97
<b>TOTAL GENERAL UNSECURED CLAIMS</b>					
		\$609,861.98	\$152,240.87	\$152,240.87	\$19,334.79

**EXHIBIT "8" - FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Case No. 05 B 23576  
Case Name: D & B CONSTRUCTION, INC.  
For Period Ending: 12/31/10

Trustee Name: Allan J. DeVers  
Date Filed (F) or Converted (C): 6/14/05 (F)  
§341(a) Meeting Date: 7/26/05  
Claims Bar Date: 10/27/05

1	2	3	4	5	6
Asset Description (Scheduled and unscheduled (u) Property)	Petition/ unscheduled Values	Estimated Net Value (Value Determined by Trustee Less Liens, Exemptions, and Other Costs)	Property Abandoned OR § 554(a) abandon DA § 554(c) abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
Ref #					
1 checking account	0.00	0.00	DA		FA
2 receivables	10,885.13	4,000.00		5,346.51	FA
3A 1997 GMC Pickup 2985		4,000.00		4,000.00	FA
3B 1994 Ford Ranger 750	3,985.00				
3C 1989 Chev. Pickup 250					
4 hand tools	1,000.00	1,000.00		1,000.00	FA
5 interest on invested funds		308.77		721.91	
6 preference or fraudulent transfer claim against principals (u)		31,000.00		41,000.00	FA

TOTALS (Excluding unknown values)

40,308.77

52,068.42

(Total Dollar Amount in Column 6)

Initial Projected Date of Final Report (TFR): August, 2006

Current Projected Date of Final Report (TFR): April 27, 2010

# EXHIBIT 9 - FORM 2 CASH RECEIPTS AND DISBURSEMENT RECORDS

Case No.: 05-B-23576  
 Case Name: D & B CONSTRUCTION, INC.  
 Taxpayer ID#: 36-3990910  
 For Period Ending: 12/31/10

Trustee's Name: Allan J. DeWars  
 Bank Name: Bank of America  
 Initial CD #: CDI  
 Blanket bond (per case limit): 5,000,000  
 Separate bond (if applicable):                       
 Money Market #: 8604062649

1 Trans. Date	2 Check or Ref. #	3 Paid to/ Received from	4 Description of Transaction	5 Uniform Transaction Code	6 Deposit \$	7 Disbursement \$	8 Money Market Balance
8/16/05	Ref 2	Chicago Public Schools	Drummond and Armstrong receivables	1121-000	1,600.00		1,600.00
8/24/05	Ref 2	Chicago Public Schools	return of check	1121-000	(1,600.00 )		0.00
8/31/05	Ref 2	Robert Cashdollar	from principal of debtor, proceeds of Chicago Public Schools payment	1121-000	1,940.11		1,940.11
8/31/05	Ref 5	LaSalle Bank	interest on invested funds	1270-000	0.07		1,940.18
9/9/05	Ref 3 Ref 4	Robert Cashdollar and Dale Madaeda	installment on purchase of vehicles and tools	1129-000	1,500.00 1,000.00		4,440.18
9/9/05	Ref 2	Chicago Public Schools	Young School receivable	1121-000	413.00		4,853.18
9/13/05	Ref 2	Chicago Public Schools	Drummond and Armstrong receivables	1121-000	1,600.00		6,453.18
9/30/05	Ref 5	LaSalle Bank	interest on invested funds	1270-000	4.11		6,457.29
10/31/05	Ref 5	LaSalle Bank	interest on invested funds	1270-000	6.53		6,463.82
10/31/05	Ref 3	Robert Cashdollar and Dale Madaeda	final installment re vehicles	1129-000	2,500.00		8,963.82
10/31/05	Ref 2	Chicago Public Schools	Haugen receivable	1121-000	1,000.00		9,963.82

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
11/30/05	Ref 5	LaSalle Bank	interest on invested funds	1270-000	9.80		9,973.62
12/31/05	Ref 5	LaSalle Bank	interest on invested funds	1270-000	10.74		9,984.36
BALANCE CARRIED FORWARD							9,984.36
1/31/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	10.94		9,995.30
2/28/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	9.89		10,005.19
3/7/06	Ref 2	Chicago Public Schools	Mt. Greenwood School receivable	1121-000	393.40		10,398.59
3/31/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	11.72		10,410.31
4/30/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	11.47		10,421.78
5/31/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	12.76		10,434.54
6/30/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	12.78		10,447.32
7/31/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	13.22		10,460.54
8/31/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	13.27		10,473.81
9/30/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	13.69		10,487.50
10/31/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	14.16		10,501.66



1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
11/30/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	13.61		10,515.27
12/31/06	Ref 5	LaSalle Bank	interest on invested funds	1270-000	12.95		10,528.22
BALANCE CARRIED FORWARD							10,528.22
11/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	12.88		10,541.10
2/29/07	Check 1001	International Sureties, Ltd.	bond premium	2300-000		34.32	10,506.78
12/28/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	11.63		10,518.41
3/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	13.01		10,531.42
4/30/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	12.90		10,544.32
5/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	13.34		10,557.66
6/30/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	12.93		10,570.59
7/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	13.38		10,583.97
8/31/07	Ref 6	Dale Madede	settlement of Adversary Complaint payment	1241-000	5,000.00		15,583.97
9/30/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	17.88		15,601.85
9/30/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	19.11		15,620.96

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Filed 12/02/10

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Desc Main

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
10/22/07	Ref 6	Metropolitan Title Company (Cashdollar)	payment on judgment	1241-000	26,000.00		41,620.96
10/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	36.40		41,657.36
11/30/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	70.87		41,728.23
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	60.36		41,788.59
12/31/07							41,788.59
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	45.90		41,834.49
12/31/07	Check 1002	International Sureties, Ltd.	bond premium	2300-000		48.38	41,786.11
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	16.56		41,802.67
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	17.70		41,820.37
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	17.14		41,837.51
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	17.72		41,855.23
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	17.15		41,872.38
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	17.73		41,890.11
12/31/07	Ref 5	LaSalle Bank	interest on invested funds	1270-000	17.74		41,907.85

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
9/30/08	Ref 5	LaSalle Bank	interest on invested funds	1270-000	16.89		41,924.74
10/31/08	Ref 5	Bank of America	interest on invested funds	1270-000	8.36		41,933.10
11/30/08	Ref 5	Bank of America	interest on invested funds	1270-000	3.43		41,936.53
12/31/08	Ref 5	Bank of America	interest on invested funds	1270-000	2.23		41,938.76
BALANCE CARRIED FORWARD							41,938.76
1/31/09	Ref 5	Bank of America	interest on invested funds	1270-000	0.71		41,939.47
2/5/09	Check 1003	International Sureties, Ltd.	bond premium	2300-000		62.76	41,876.71
2/28/09	Ref 5	Bank of America	interest on invested funds	1270-000	0.64		41,877.35
3/31/09	Ref 5	Bank of America	interest on invested funds	1270-000	2.64		41,879.99
Doc 49 3/30/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.44		41,883.43
Case 05-23576 3/31/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.55		41,886.98
3/30/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.45		41,890.43
Q/31/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.56		41,893.99
8/31/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.56		41,897.55

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
9/30/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.44		41,900.99
10/20/09	Check 1004	United States Treasury	fee for copies of tax returns	2990-000		171.00	41,729.99
10/31/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.55		41,733.54
11/30/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.43		41,736.97
12/31/09	Ref 5	Bank of America	interest on invested funds	1270-000	3.54		41,740.51
1/31/10	Ref 5	Bank of America	interest on invested funds	1270-000	3.54		41,744.05
2/9/10	Check 1005	International Sureties, Ltd.	bond premium	2300-000		129.92	41,614.13
2/28/10	Ref 5	Bank of America	interest on invested funds	1270-000	3.20		41,617.33
3/8/10	Ref 6	Figliuolo & Silverman clients' fund account	final settlement payment from Robert Cashdollar, principal of debtor	1241-000	10,000.00		51,617.33
3/31/10	Ref 5	Bank of America	interest on invested funds	1270-000	4.15		51,621.48
5/5/10	Ref 5	Bank of America	interest on invested funds	1270-000	0.56		51,622.04
6/16/10	Check 1006	Allan J. DeMars	trustee's fees	2100-000		5,853.42	45,768.62
6/16/10	Check 1007	Allan J. DeMars	reimbursement of expenses	2200-000		100.35	45,668.27
6/16/10	Check 1008	Allan J. DeMars	attorney's fees	3110-000		18,986.00	26,682.27

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
6/16/10	Check 1009	Lois West/Popowcer Katten, Ltd.	accountant's fees	3410-000	✓	2,042.50	24,639.77
6/16/10	Check 1010	David Liebowitz/ Liebowitz Law Center	special counsel's fees	3220-000	✓	4,557.50	20,082.27
6/16/10	Check 1011	David Liebowitz/ Liebowitz Law Center	special counsel's reimbursement of expenses	3220-610	✓	338.48	19,743.79
6/16/10	Check 1012	Illinois Department of Revenue	507(a)(8)	5800-000	✓	409.00	19,334.79
6/16/10	Check 1013	Poli Contracting, Inc.	726(a)(2); 12.70013%	7100-000	✓	105.03	19,229.76
6/16/10	Check 1014	Jendra Tax Services	726(a)(2); 12.70013%	7100-000	✓	304.80	18,924.96
6/16/10	Check 1015	Fettes Love & Steben Plumbing	726(a)(2); 12.70013%	7100-000	✓	368.30	18,556.66
6/16/10	Check 1016	Dorbin Metal Strip Mfg. Co.	726(a)(2); 12.70013%	7100-000	✓	118.75	18,437.91
6/16/10	Check 1017	Byrne-Johnson Roofing, Inc.	726(a)(2); 12.70013%	7100-000	✓	215.90	18,222.01
6/16/10	Check 1018	Law Offices of Martin D. Tasch PC	726(a)(2); 12.70013%	7100-000	✓	1,581.67	16,640.34
6/16/10	Check 1019	Chi Hollow Metal	726(a)(2); 12.70013%	7100-000	✓	2,249.96	14,390.38
6/16/10	Check 1020	Lally Bros., Inc.	726(a)(2); 12.70013%	7100-000	✓	782.96	13,607.42
6/16/10	Check 1021	Magellan Maritime Services	726(a)(2); 12.70013%	7100-000	✓	146.05	13,461.37

Kavanagh Plumbing Co, Inc

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
6/16/10	Check 1022	T & S Masonry Restoration	726(a) (2); 12.70013%	7100-000		1,230.71	12,230.66
6/16/10	Check 1023	Consolidated Tile & Carpet	726(a) (2); 12.70013%	7100-000		1,351.17	10,879.49
6/16/10	Check 1024	Painters Union Local #14	726(a) (2); 12.70013%	7100-000		221.87	10,657.62
6/16/10	Check 1025	Arc One, successor to Builders Specialties & Hardware	726(a) (2); 12.70013%	7100-000		10,445.65	211.97
6/16/10	Check 1026	Illinois Dept of Revenue	726(a) (2); 12.70013%	7100-000		211.97	0.00
COLUMN TOTALS				52,068.42	52,068.42	0.00	

Less: Bank transfers/CD

Subtotal

Less: Payments to debtor(s)  
Net

52,068.42 52,068.42 0.00

TOTAL - ALL ACCOUNTS

Checking#

Money Market # 8604062649

Savings #

CD #CDI

Net

NET DEPOSITS NET DISBURSEMENTS BALANCES

52,068.42 52,068.42 0.00

52,068.42 52,068.42 0.00

Excludes account transfers Excludes payments to debtor Total Funds on Hand